

**Abstract**

The present invention includes a system and method for using a first financial instrument to facilitate access to a second financial instrument. A method of authentication for facilitating activation of the first financial instrument is identified. The method of authentication is validated in connection with the first financial instrument. The first financial instrument is used to authenticate a user in connection with gaining access to a second financial instrument. In the example of a smart card and PIN authentication method, a smart card and PIN may be used to authorize access to a brokerage account. Thus, the first financial instrument may be used to authenticate the user in connection with gaining access to the second financial instrument.